

In re:
Kenneth A. Imes, Jr.
Michelle L. Imes
Debtors

Case No. 24-14566-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Apr 04, 2025

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth A. Imes, Jr., Michelle L. Imes, 6561 Perkiomen Avenue, Birdsboro, PA 19508-9120
14962901	+ Ed and Maria Satiro, PO Box 431, Birdsboro, PA 19508-0431

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Apr 05 2025 01:31:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 05 2025 01:31:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14962899	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 05 2025 01:31:00	Citizens Bank, PO Box 42010, Providence, RI 02940-2010
14962897	+ EDI: JPMORGANCHASE	Apr 05 2025 05:21:00	Chase Bank, PO Box 15123, Wilmington, DE 19850-5123
14962898	+ Email/Text: bknotice@raslavrar.com	Apr 05 2025 01:31:00	Citibank, c/o RAS LaVrar, LLC, 425 Commerce Drive Suite 150, Fort Washington, PA 19034-2727
14962900	Email/Text: bankruptcy@diamondcu.com	Apr 05 2025 01:31:00	Diamond Credit Union, 1600 Medical Dr., Pottstown, PA 19464
14962903	+ EDI: LCIICSYSTEM	Apr 05 2025 05:21:00	IC Systems Inc., PO Box 64378, Saint Paul, MN 55164-0378
14981595	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 05 2025 01:31:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14974704	Email/PDF: resurgentbknotifications@resurgent.com	Apr 05 2025 01:41:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14962904	^ MEBN	Apr 05 2025 01:22:23	Loan Depot, PO Box 3004, Monroe, WI 53566-8304
14962905	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 05 2025 01:31:00	Nelnet, PO BOX 82561, Lincoln, NE 68501-2561
14962906	+ Email/Text: ngisupport@radiusgs.com	Apr 05 2025 01:31:00	Radius Global, PO Box 390846, Minneapolis, MN 55439-0846
14962907	EDI: SYNC	Apr 05 2025 05:21:00	Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
14977083	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 05 2025 01:31:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
14991578	+ EDI: AIS.COM		

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Page 2 of 2

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Apr 05 2025 05:21:00

Verizon, by AIS InfoSource LP as agent, 4515 N
Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14962895		Achieve
14962896		Bankers Healthcare Group
14962902		Freedom Plus

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2025 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfbis.com
CHRISTINE C. SHUBERT	on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net J100@ecfbis.com
DENISE ELIZABETH CARLON	on behalf of Creditor LOANDEPOT.COM LLC bkgroup@kmlawgroup.com
JOSEPH T. BAMBRICK, JR.	on behalf of Debtor Kenneth A. Imes Jr. NO1JTB@juno.com
JOSEPH T. BAMBRICK, JR.	on behalf of Joint Debtor Michelle L. Imes NO1JTB@juno.com
ROBERT W. SEITZER	on behalf of Trustee CHRISTINE C. SHUBERT rseitzer@karalislaw.com jhysley@karalislaw.com;PA93@ecfbis.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Kenneth A. Imes Jr.</u>	Social Security number or ITIN	xxx-xx-3845
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Michelle L. Imes</u>	Social Security number or ITIN	xxx-xx-5069
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-14566-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kenneth A. Imes Jr.

Michelle L. Imes

4/3/25

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.